

November 7, 2005

Dear Zoe:

Currently, we are in the middle of open enrollment until November 18, 2005. This means you are able to change your benefit elections without a life status change. I have enclosed the 1905 Benefit Planner for your use; please find a few highlighted changes below:

- We are no longer going to be offering Aetna EPO. If you are currently enrolled in this plan, please elect a different medical carrier.
- United Healthcare POS is now called United Healthcare PPO. This plan still offers out of network coverage at a greater out of pocket expense.
- The coverage dependent age limit is now 25.

Please refer to the Fact Sheets at the back of the Benefit Planner for information on coverage changes

I have enclosed the 2006 Benefit Planner and the form you will need to complete in order to change your medical provider. If you are not changing your medical provider, but you are electing F exible Spending, you will need to fill out this form. Please return the form to me via fax at 263-328-4031. As always, you can contact me with any questions you have at 203-351 2002,

Sincerely,

herry Valmeini

Human Resource Representative, Corporate

203-351-2092

TWC BENEFITS	PROGRAM
2006 PERSONAL	ENROLLMENT FORM - EVENT MAINTENANCE OF

Starr,Zoc 19 East 88th St. Apt. 3A New York, NY 10125	E	SN: mploye ate of]		107	3-98-917 71307 04/1964			Servi	ess Date; ice Date; it Class;	01/01/2006 09/08/2003 OE		
This statement lists was receptive opti-	ions and	their pe	сг рау ре	riod c	osts. Us	se this v	works	heet to	select yo	ur coverages.		
Please note these chowes will remain desired option and put the option con Return your completed enrollmen Please keep a copy of this form for y return the form by the indicated d to Waive Coverage.	n in effect de in the form to our recor	t throu space p the H	ghout the provided uman R If this is	e caler on the esour	odar yea right. ces Dep	r unles	s you n t by	experi	ence a ch	ange in life status.		
			0	PTIO	N COL	ES AN	ND C	OST				
YOUR OPTIONS	Employee Only			Employee + Dependent			Employee + 2 or More Dependents			Option Selected		
Medical / Dental / Vision												
PPO United Healthcar	S	18.18	(137)	\$	54.78	(138)	\$	89.76	(139)	Option Code:	137	
POS Oxford	\$	18.18	(398)	5	54.78	(399)	\$		(400)	ografien Coulo.	<u>,</u> ,	
EPO United HealthCar Waive	\$ \$		(521) (900)	\$	46.74	(522)	\$	77.40	(\$23)			
V												
You are currently covered under F	PPO Unit	ted He	althcare	with	Employ	ee Onl	ly cov	erage.	•			
Dependent Life												
Dependent Life	\$	1.20	an							0-11-0-1	920	
Waive	2		(900)							Option Code:	<u>10</u> 0	
You are not currently participating	in the D	epend	ent Life	plan.								
Flexible Spending Account - Health	Care											
Minimum Annual Contribution S Maximum Annual Contribution S 5	100.00									Option Code:	<u>900</u>	
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TWC BENEFITS PROGRAM 2006 PERSONAL ENROLL MENT FORM - EVENT MAINTENANCE OF Continued

Starr, Zoe

	NAMES	DOB	GEN- DER	<u>55N</u>	*STUDENT (YES/NO)	ELECT MEDICAL (YES/NO)	ADD/ DEL	ELECT DEP.	ADD/ DEL
Employee	Starr, Zoe	07/04/1964	F	518-98-9170		Yes		<i>N</i> ₀	
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OXFO	ndent Child Ago 19-24 RD POS program requi ach covered dependent	res a Primary Ca	are Physic	cian (PCP) and	certain Local	HMO medical	programs	may require	you to

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